



# Coordinating Benefits with Other Health Insurance



# Agenda

Naval Medical Center Portsmouth  
620 John Paul Jones Circle  
Portsmouth, Virginia 23708  
FY-2013

- TRICARE Regions
- DEERS and ID Cards, and TRICARE Eligibility
- Certificate of Creditable Coverage
- Military Treatment Facility (MTF) Priorities for Care
- TRICARE Triple Options
- National Guard and Reserves Programs
- Pharmacy Program
- Transitioning to Retirement
- TRICARE for Life
- TRICARE and Other Health Insurance (OHI)
- Information and Assistance Resources

# TRICARE Regions



TRICARE North  
Health Net Federal Services  
1-877-874-2273  
[www.hnfs.net](http://www.hnfs.net)

TRICARE South  
Humana Military  
1-800-444-5445  
[www.humana-military.com](http://www.humana-military.com)

TRICARE West  
United Health Care Military  
and Veterans  
1-888-874-9378  
[www.uhcmilitarywest.com](http://www.uhcmilitarywest.com)

TRICARE Overseas -  
International SOS  
1-888-777-8343  
[www.tricare-overseas.com](http://www.tricare-overseas.com)

# DEERS and ID Cards

- Verify eligibility and update DEERS whenever:
  - Changing status, duty station or address
  - Adding or removing family member
- DEERS information:
  - 1-800-538-9552
  - <http://milconnect.dmdc.mil> or [www.tricare.mil/DEERS](http://www.tricare.mil/DEERS)
- ID Cards:
  - Required for all beneficiaries age 10 and above
- Rapids site (ID card office) locator:
  - [www.dmdc.osd.mil/rsi](http://www.dmdc.osd.mil/rsi)
- To schedule appointment at an ID card office:
  - <https://rapids-appointments.dmdc.osd.mil>

# TRICARE Eligibility

- Eligibility for TRICARE is established by DEERS and depends on beneficiary status and category:
  - Sponsor (service member; active or retired)
  - Medal of Honor recipient
  - Family members:
    - Spouse/former (divorced) spouse
    - Unmarried children
      - To age 21 (23 if full-time student)
      - TRICARE Young Adult to age 26
      - Special consideration for children with disabilities transitioning to adulthood
  - Survivors and others

# Losing TRICARE Eligibility

- Sponsor
  - Separating from active duty
  - Inactive or retired Guard or Reserve member (eligibility for other programs may apply)
  - End of TAMP period
- Spouse
  - Divorce (exceptions – 20/20/20 or 20/20/15 rules)
- Unremarried former spouse
  - Remarriage or coverage through employer
- Children
  - Age
  - Marriage

# When Eligibility is Lost

- Transitional Assistance Management Program (TAMP)
  - 180 days transitional coverage for certain separating service members and their families
  - Coverage options and associated costs the same as active duty family members
- Continued Health Care Benefit Program (CHCBP)
  - Up to 18 to 36 months of transitional coverage for beneficiaries when regular TRICARE eligibility is lost
  - Benefits similar to TRICARE Standard and Extra, but does not include use of MTFs
  - Quarterly premiums: individual - \$1,138; family - \$2,555
  - Managed by Humana – [www.humana-military.com](http://www.humana-military.com)

# Creditable Coverage

- Certificate of Creditable Coverage
  - Document issued when TRICARE eligibility is lost - provides proof of health care coverage under TRICARE
  - Helps when applying for civilian insurance – usually reduces how long a health care plan may exclude or delay coverage for a pre-existing health condition
  - If not received, or additional copies are needed, request in writing to:

Defense Manpower Data Center Support Office  
Attn: Certificate of Creditable Coverage  
400 Gigling Road  
Seaside, CA 93955-6771
- For information, call 1-800-538-9552



# MTF Priorities for Care

- Military treatment facility (MTF) – priorities for care
  - Active duty service members (ADSMs)
  - Active duty family members ADFMs) in Prime
  - Retirees, family members and survivors in Prime
  - TRICARE Plus
  - ADFMs not in Prime\*
  - Retirees, family members and survivors not in Prime\*
  - Others\*

## \*Helpful Tip

Beneficiaries who are not enrolled in TRICARE Prime or TRICARE Plus may still be able to schedule some primary care or specialty care appointments at an MTF on a space-available basis.

# TRICARE Triple Options

Option	Prime*	Extra	Standard
Program Type	Managed Care	Preferred Provider	Fee-for-Service
Retiree Annual Enrollment Fee (FY-2013)	Individual: \$269.28 Family: \$538.56	None	
Annual Deductible	None (except Point-of-Service)	E-4 and below ADFM: \$50/\$100 E-5 and above ADFM and Retiree/FM: \$150/\$300	
Annual Point-of-Service (POS) Outpatient Deductible	Individual: \$300 Family: \$600	N/A	
POS Co-pay	50%	N/A	
Civilian Provider Office Visit Co-pay	AD/ADFM: \$0 Retiree/FM: \$12	ADFM: 15% Retiree/FM: 20%	ADFM: 20% Retiree/FM: 25%
Hospitalization	AD/ADFM: \$0 Retiree/FM: \$11/day	ADFM: \$17.35/day Retiree/FM: \$250/day or 25%	ADFM: \$17.35 Retiree/FM: \$698/day or 25%
Outpatient Behavioral Health Co-pay	AD/ADFM: \$0 Retiree/FM: \$25 (individual); \$17 (group)	ADFM: 15% Retiree/FM: 20%	ADFM: 20% Retiree/FM: 25%
Providers	TRICARE Network		Non-Network
Balance Bill	No		Up to 15%
FY Catastrophic Cap	Active Duty Family: \$1000; Retiree Family: \$3000		

\* Or, Uniformed Services Family Health Plan (USFHP), where available

# National Guard and Reserves

- TRICARE Reserve Select
  - Selected Reserve and family members
  - Monthly premiums (January 1 – December 31)
    - \$51.62/member only; \$195.81/member and family
- TRICARE Retired Reserve
  - “Gray Area” retirees (under age 60) and family members
  - Monthly premiums (January 1 – December 31)
    - \$402.11/member only; \$969.10/member and family
- Both programs
  - Sponsor not eligible for or enrolled in FEHB
  - Same benefits as Standard and Extra (no Prime)
  - Space-available care in an MTF

# Pharmacy Program

- Military treatment facility
  - NMCP Formulary:  
<https://online.lexi.com/lco/action/home/switch>
- Home delivery (mail order) and retail network
  - 1-877-363-1303
  - [www.express-scripts.com/TRICARE](http://www.express-scripts.com/TRICARE)
- Mail order (overseas)
  - Prescriptions must be written by a U.S.-licensed physician
  - Prescription claims processed by WPS
    - [www.TRICARE4u.com](http://www.TRICARE4u.com)
- Retail non-network

# Pharmacy Options and Costs

Pharmacy	Formulary		Non-formulary (Tier 3)
	Generic (Tier 1)	Brand Name (Tier 2)	
Military (up to 90 day supply)	No cost	No cost	Not available
Home Delivery (up to 90 day supply)	No cost	\$13	\$43
Retail Network (up to 30 day supply)	\$5	\$17	\$44
Retail Non-Network (up to 30 day supply)	Non-Prime: \$17 or 20%, after deductible		Non-Prime: \$44 or 20%, after deductible
	Prime: 50%, after point-of-service deductible is met		

- There are no deductibles for prescriptions filled at an MTF, through Home Delivery, or at a retail network pharmacy
- Active duty service members have no deductible or co-pay
- Non-formulary medications may be available at the formulary cost if medical necessity is established – visit [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy)

## Helpful Tip

When compared to the cost of 90 days of medication from a retail pharmacy, using Home Delivery will save you \$15 for generic, \$38 for brand name and \$89 for non-formulary prescriptions

# Pharmacy Program and OHI

- TRICARE beneficiaries with OHI must provide proof of coverage to the regional contractor
- Prescriptions may be filled at an MTF pharmacy
- Prescriptions may be filled at a retail network pharmacy – the OHI is the primary payer
- Prescriptions may be filled at a retail non-network pharmacy – the OHI is the primary payer
- Prescriptions *may not* be filled through the home delivery/mail order pharmacy, unless:
  - The OHI does not include prescription coverage, or
  - The OHI prescription coverage limit has been met

# Transitioning to Retirement

- TRICARE Prime enrollment fee and civilian office visit co-pay
- PCM may change
- Limited Prime Service Areas (PSAs), and no Prime Remote, Overseas Prime or Overseas Prime Remote
- Lower priority for access-to-care in an MTF
- Higher TRICARE Standard (25%) and Extra (20%) cost-share
- Higher family catastrophic cap - \$1000 to \$3000
- Loss of Extended Care Health Option (ECHO) benefits
- Reduced vision benefit
- TRICARE Retiree Dental Program (TRDP)
- Retired Guard and Reserve members become eligible for regular TRICARE benefits at age 60
- Medicare-eligible retirees and family members must purchase Medicare Part B (TRICARE for Life)

# TRICARE for Life (TFL)

- Medicare-eligible
  - Most – age 65 and over
  - Under age 65 with certain disabilities
- Entitled to Medicare A, and enrolled in Medicare B
  - Exception – active duty and active duty family members are not required to purchase Medicare B
- Monthly Medicare B premium; no TFL enrollment fee
- TRICARE secondary to Medicare
- Claims and information (WPS) – [www.tricare4u.com](http://www.tricare4u.com)




# TRICARE Claims

- Charges for services from civilian providers
- Network providers (Prime and Extra) file paperwork
- Beneficiary claim form for reimbursement – *Patient's Request for Medical Payment (DD Form 2642)*
- Claims processors
  - North Region – Health Net (PGBA)
    - [www.mytricare.com](http://www.mytricare.com)
  - TRICARE for Life and Overseas – Wisconsin Physician Services
    - [www.tricare4u.com](http://www.tricare4u.com)
- TRICARE Explanation of Benefits (EOB) – summary statement
- Coordinating benefits with other health insurance (OHI)

# TRICARE EOB

- Summary statement
  - Not a bill
- Individual EOBs for:
  - Rejected services with appeal rights
  - Payment to the beneficiary
- Available online
  - [www.myTRICARE.com](http://www.myTRICARE.com)
  - Electronic notification (email) each time a claim processes

1 POBA, LLC TRICARE PO BOX XXXX CITY, STATE 12345-8989		3 Date of Notice: May 15, 2006									
2 Print Contractor logo for your region		4 Sponsor SSN: 000-00-0000									
		5 Beneficiary Name: NAME OF BENEFICIARY									
6 PATIENT, PARENT/GUARDIAN ADDRESS CITY, STATE ZIP CODE		7 PROVIDER OF MEDICAL CARE ADDRESS CITY, STATE ZIP CODE									
8 Claim Number: 919535695.00.00											
Services Provided By: Date of Services	9	Services Provided	10	Amount Billed	11	TRICARE Approved	12	APC#	13	See Remarks	14
PROVIDER											
04/08/2006	1	Office/outpatient visit, est. (98213)		\$45.00		\$38.92		11111		1	
04/08/2006	1	Comprehen metabolic panel (88054)		20.00		19.33		11111		1	
04/08/2006	1	Automated hemogram (95025)		12.00		12.00		11111		1	
Totals:				\$77.00		\$70.25					
15 Claim Summary		16 Beneficiary Liability Summary		17		18 Benefit Period Summary					
Amount Billed:	77.00	Deductible:	0.00	Fiscal Year Beginning:							
TRICARE Approved:	70.25	Copayment:	0.00	October 01, 2005							
Non-Covered:	6.75	Cost Share:	17.56								
Paid by Beneficiary:	0.00	Patient Responsibility:	0.00	17		Deductible:		150.00	150.00	Family	
Other Insurance:	0.00					Catastrophic Cap:		856.32			
Paid to Provider:	52.68										
Paid to Beneficiary:	0.00										
Check Number:											
19 Remarks											
1 - CHARGES ARE MORE THAN ALLOWABLE AMOUNT											
20											
1.800.XXX.XXXX THIS IS NOT A BILL											
If you have questions regarding this notice, please call or write us at the telephone number/address listed above.											
											

# TRICARE and OHI

- Other health insurance (OHI) types
  - Primary (pay before TRICARE)
    - Employer-sponsored health plan
    - Medicare (Medicare + TRICARE = TRICARE for Life)
  - Secondary (pay after TRICARE)
    - TRICARE Supplement
    - Medicaid
- Coordinating benefits with primary OHI
  - Works best with TRICARE Standard/Extra
  - Follow OHI rules

Note: TRICARE beneficiaries with OHI must provide proof of coverage to the regional contractor (Health Net for the North Region)

# Employer Health Plans

- Types of employer health plans
  - Preferred Provider Organization (PPO)
  - Health Maintenance Organization (HMO)
  - Point-of-Service (POS)/Fee-for-Service (FFS)
  - High Deductible Health Plan (HDHP)
    - May be PPO, HMO or POS
- Order of coverage
  - Employer health plans are primary (pay first)
  - TRICARE is secondary (pays last)

# High Deductible Health Plans

- High Deductible Health Plans (HDHP) with Health Savings Accounts (HSA)
- TRICARE beneficiaries *cannot* have an HSA
  - However, if offered, TRICARE beneficiaries *can* participate in:
    - Health Reimbursement Arrangement (HRA), or
    - Health Care Flexible Spending Account (HCFSAs)

# Processing Claims With OHI

- How TRICARE calculates payment with OHI
  - TRICARE Network (Prime and Extra) and Participating (Standard) providers – TRICARE pays the lesser of:
    - The billed amount, minus the OHI payment
    - What TRICARE would have paid without OHI
    - The beneficiary's liability
  - Non-participating (Standard) providers – TRICARE pays the lesser of:
    - 115% of the allowed amount, minus the OHI payment
    - What TRICARE would have paid without OHI
    - The beneficiary's liability

# Information and Assistance

- Beneficiary Counseling and Assistance  
Coordinators/Debt Collection Assistance Officers  
(BCAC/DCAO)
  - Health Benefit Advisors
- TRICARE Service Centers
  - Health Net Federal Services
- Telephone Resources
- Internet Resources

# BCAC/DCAO Locations

- 633<sup>rd</sup> Medical Group, Langley – 225-5111
- Branch Health Clinic, Dam Neck Annex – 953-9322
- BHC, JEB Little Creek (Boone Clinic) – 953-8183
- BHC, NAS Oceana – 953-3933 (opt 7)
- BHC, Norfolk Naval Station (Sewell's Point) – 953-8708
- BHC, Northwest Annex – 421-8220
- BHC, Yorktown Naval Weapons Station – 953-8441
- Fort Eustis – 314-7939
- NMCP – 953-2610
- TRICARE Prime Clinic Chesapeake – 953-6382
- TPC Virginia Beach – 953-6710
- Yorktown Coast Guard Clinic – 856-2147



# TRICARE Service Centers

- Health Net Federal Services

- 1-877-874-2273

- [www.hnfs.net](http://www.hnfs.net)

- Tidewater locations

- Naval Medical Center Portsmouth, Building 249

- McDonald Army Health Center, Joint Base Eustis

- 633<sup>rd</sup> Medical Group, Joint Base Langley

- Kenner Army Health Clinic, Fort Lee



HNFS Go Mobile



# Telephone Resources

- TRICARE Home Delivery Pharmacy (Express Scripts)  
1-866-DoD-TMOP (1-866-363-1303)
- TRICARE Retail Pharmacy (Express Scripts)  
1-866-DoD-TRRx (1-866-363-1303)
- TRICARE Online  
1-800-600-9332 or 1-210-767-5250
- TRICARE Dental Program (MetLife)  
1-855-638-8371
- TRICARE Retiree Dental Program (Delta Dental)  
1-888-838-8737
- TRICARE For Life (Wisconsin Physician Services)  
1-866-773-0404  
(TTY/TDD callers: 1-866-773-0405)

# Internet Resources

- Medicare
  - [www.medicare.gov](http://www.medicare.gov)
- Military Health System
  - [www.health.mil](http://www.health.mil)
- Reserve Affairs
  - [www.defenselink.mil/ra](http://www.defenselink.mil/ra)
- Social Security
  - [www.ssa.gov](http://www.ssa.gov)
- TRICARE Management Activity (TMA)
  - [www.tricare.mil](http://www.tricare.mil)

# Thank You!

## Questions?



<http://www.med.navy.mil/sites/nmcp/Pages/TRICARE.aspx>